



CashLink (UDR) Conditions

Pre-existing Condition

The Company will not pay benefits according to this rider for any chronic disease, injury or illness (including complicated condition) that have not been fully cured before the first effective date of this rider, or the date the company approves to increase benefit of this rider but only with respect to the increased benefit, except:

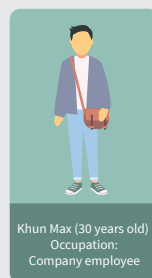
- 1 The insured has informed the Company and the Company agrees to accept on risk and has no exclusion condition, or
- 2 There were no symptoms of a chronic disease, injury or illness (including complicated conditions) appearing and the insured had not been diagnosed or treated by a physician, or had not seen or consulted a physician, or had not visited or consulted with a physician during the past 5 years prior to the first effective date of the rider and during the past 3 years from the first effective date of this rider.

Waiting Period

The company will not pay any benefit under this rider for any illness that occurs within 30 days from the effective date under this rider or the date the company approves to increase the benefit of this rider but only with respect to the increased benefit. Furthermore, the company will not pay benefits under this rider if the following illnesses occur within 120 days from the effective date of this rider or the date the company approves to increase benefit of this rider but only with respect to the increased benefit

- Tumor, cyst or all types of cancer
- Hemorrhoids
- All types of hernia
- Pterygium or cataracts
- Tonsillectomy or adenoids
- All types of stones
- Varicose veins in the leg
- Endometriosis

Situation example



Khun Max (30 years old)
Occupation:
Company employee

Khun Max is a company employee, and he has a son that is financially dependent. He is looking for an insurance plan that will compensate his income and ensure that, in case he is seriously ill and unable to work, his family will be still financially supported. As a result, he decided to buy the protection of the main contract, iLink, and attach CashLink with a THB 2,000 daily allowance.

If Khun Max is sick with abdominal pain due to appendicitis and he has to have surgery and be hospitalized for three days, his coverage will be as follows:

Coverage: Khun Max will get 2.5 times the compensation from having surgery, or THB 5,000 per day. This confinement has a total benefit of THB 15,000.



Unit Deducting Rider



**Won't lose
income even if
unable to work**

CashLink

You will not lose income even if you are hospitalized. You will be protected 365 days a year with the option of six different protection plans.

Know You Can

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CashLink

Providing peace of mind by compensating income when unable to work. Receive daily income protection when hospitalized. We are ready to ease your burden.

Nowadays, we face many uncertain situations, including unexpected illnesses. If this occurs, you will need to pay for medical expenses. The longer the treatment, the higher the cost. If you are employed, there will also be the loss of earnings which can add to ones' worries. The health rider, Cashlink (UDR), will compensate your income, even if you are hospitalized. You will be protected 365 days a year with a choice of six different protection plans .

CashLink (UDR)

is a Unit Deducting Rider that protects you by providing a daily hospital allowance of up to 365 days per confinement.



- Policy applicants should study and comprehend the proposal documents before deciding to purchase insurance.
- After receiving the insurance policy please study about requirements details and conditions as stated in the policy.
- The premium of this rider **is not entitled** to a personal income tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax No. 383.



We protect and care for you so that you can feel more at ease even if you lose earnings. The policy can also help ease the burden of expenses during hospitalization.

Protect

Daily hospitalized allowance

According to the selected plan, maximum allowances are 365 days per confinement. Plans start at plan 500 to a maximum of plan 5000.

Start from plan **500** max plan **5000**

Care more

Daily allowance

x2 times

when hospitalized in the ICU, with a maximum of 15 days per confinement.

x2.5 times

when having surgery or a medical procedure, with a maximum of 5 days per confinement and a total of 15 days per policy year.*

* Including surgery and procedures that do not require hospitalization as an inpatient (Day Case), which the company will pay the maximum benefit one day per confinement.



Underwriting conditions and Coverage Plans

Issue age	6 - 65 years old
Coverage period	Until age 75
Premium Payment Period	Until age 75
Waiting period	30 days (120 days for the following illnesses: tumor, cyst, or all types of cancer, Haemorrhoids, all types of hernia, pterygium or cataracts, tonsillectomy or adenoids, all types of stones, Varicose veins in the leg, endometriosis)

Benefits and Coverage plans

Benefits	Plan 500 (Baht)	Plan 1000 (Baht)	Plan 2000 (Baht)	Plan 3000 (Baht)	Plan 4000 (Baht)	Plan 5000 (Baht)
1. IPD (maximum 365 days per confinement)	500	1,000	2,000	3,000	4,000	5,000
2. ICU (maximum 15 days per confinement)	1,000	2,000	4,000	6,000	8,000	10,000
3. Surgery and procedure (maximum 5 days per confinement and not more than 15 days per year policy)**	1,250	2,500	5,000	7,500	10,000	12,500

** The company reserves the right not to renew the rider if the insured claims for hospitalized compensation benefits from all companies more than the actual income.